

clause or one equivalent thereto and shall be delivered to the mortgagee as additional security for the said loans; and upon first mortgages which the Federal Housing Administrator has insured or has made a commitment to insure, or invested in mortgage notes or bonds so insured, and neither the limitations of this section nor any other law of this State requiring security upon which loans shall be made, or prescribing the nature, amount or forms of such security, or limiting the interest rates upon loans, shall be deemed to apply to such insured mortgage loans. Mortgages, deeds of trust, notes, bonds, or other evidences of indebtedness representing loans and advances of credit that have been insured and guaranteed, in whole or in part, in accordance with the terms and provisions of Title III of an Act of Congress of the United States of America approved June twenty-second, nineteen hundred forty-four, known as Public Law 346—Seventy-eighth Congress, Chapter 268—2nd Session, cited as the "Servicemen's Readjustment Act of 1944" as heretofore and hereafter amended. In all investments made upon mortgages, the evidence of the debt, if any, shall accompany the mortgage or deed of trust.

SEC. 2. *And be it further enacted*, That this Act shall take effect June 1st, 1945.

Approved April 5, 1945.

CHAPTER 562.

(House Bill 316)

AN ACT to repeal and re-enact, with amendments, Sub-section (a) of Section 81 of Article 66½ of the Annotated Code of Maryland (1943 Supplement), title "Motor Vehicles", sub-title "Administration—Registration—Titling", reducing to eighteen the age of persons who may drive school buses and public or common carriers of persons.

SECTION 1. *Be it enacted by the General Assembly of Maryland*, That Sub-section (a) of Section 81 of Article 66½ of the Annotated Code of Maryland (1943 Supplement), title "Motor Vehicles", sub-title "Administration—Registration—Titling", be and it is hereby repealed and re-enacted, with amendments, to read as follows:

81.

(a) No person who is under the age of eighteen (18) years shall drive any motor vehicle while in use as a school bus, nor